FREE

THE XRP EXIT PLAN

Free starter kit: 5 worksheets to plan your profits before the next big move.

No hype. No price predictions. Just a plan.



XH | XRP HOLDERS UPDATE

START HERE

Make the plan before the next big move



Everyone on YouTube is talking about where XRP could go. Almost nobody talks about what you will actually do when it gets there.

That is what this kit is for. In about 30 minutes you will write down five things: what you own, what it could be worth, when you would sell a piece, roughly what the taxman takes, and whether your coins are safe. That's it. No predictions, no hype.

WHY BOTHER NOW?

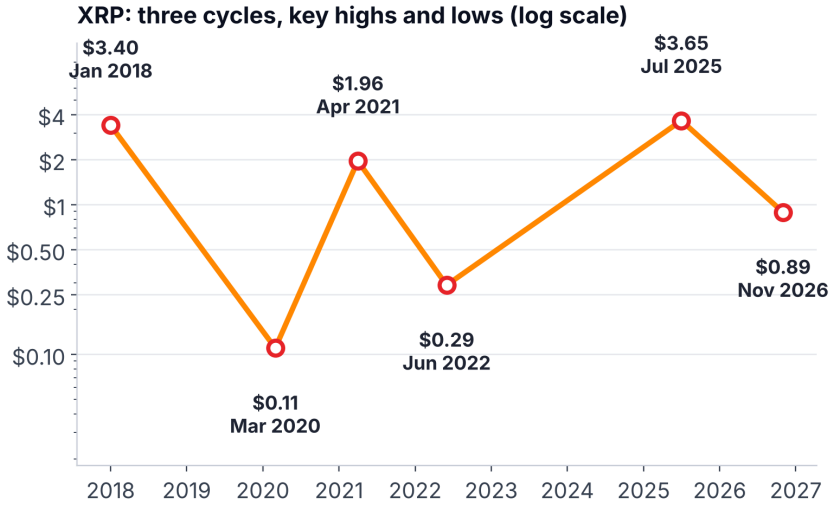
Decisions made during a price spike are the worst decisions most people ever make with money. A plan written on a calm day is the cheapest insurance you can buy.

Please read: This kit is education, not financial, tax or legal advice. I am not a licensed adviser, and nothing here tells you to buy or sell anything. Prices and rules are as of November 2026. The man in our illustrations is an illustrated character, not the author and not a real adviser.

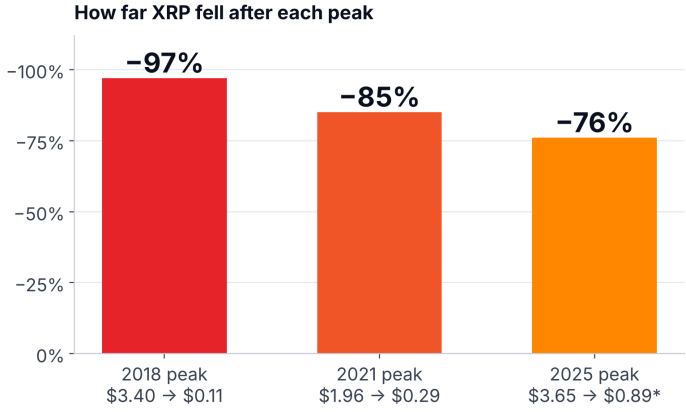
HISTORY IN ONE PAGE

XRP has done this before

Three big run-ups. Three big drops.



Simplified: lines connect the main turning points only. Source: CoinGecko daily data.



*Lowest point so far in the current cycle (Nov 15, 2026). Source: CoinGecko, Coinbase.

After each of the last three peaks, XRP gave back between **76% and 97%** of its price. Holders who sold nothing on the way up rode the whole thing back down, more than once.

THE LESSON

The question is not only "how high can it go?" It is also "what do I keep if it falls again?" A plan answers both.

The 5 mistakes XRP holders make

1. **"I'll never sell."** Fine as a feeling. Dangerous as a plan if XRP is a big part of your retirement.
2. **Selling everything at once.** One decision, one price, and a lifetime of wondering if it was the wrong day.
3. **Waiting for the exact top.** Nobody hits it. In July 2025 XRP touched $3.65 and had given back three quarters of that by November 2026.
4. **Forgetting the tax.** Selling within a year can cost three times more in federal tax than waiting a few more weeks (page 9).
5. **Trusting a "giveaway."** Fake videos of YouTubers and Ripple executives promise to "double your XRP." Americans over 60 reported $4.4 billion in crypto fraud losses in 2025 alone (FBI).

STEP 1 · 5 MINUTES

1 Your starting numbers

You can't plan an exit from a place you haven't measured.

FILL THIS IN

XRP I own (all wallets + exchanges): _____

My average cost per XRP: $ _____

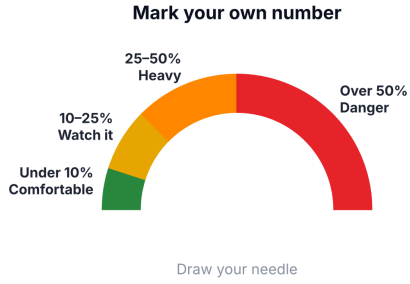
When I bought most of it (month / year): _____

Where it sits (exchange, wallet, ETF): _____

Value today (XRP × today's price): $ _____

Everything else I own (savings, home equity, 401k): $ _____

XRP as % of total (value ÷ total × 100): _____



Under 10% is comfortable. Over 25% needs a plan. Over 50%, one bad year can change your retirement.

STEP 2 · 5 MINUTES

2 What could it be worth?

Do the math now, while the numbers are hypothetical.

Multiply your XRP by each price. Example: someone holding **12,000 XRP**.

If XRP is...	12,000 XRP =	Your XRP =
$1	$12,000	
$2	$24,000	
$3	$36,000	
$5	$60,000	
$10	$120,000	

REALITY CHECK

About 63.5 billion XRP are in circulation. At $10, XRP alone would be worth about $635 billion. At $50, about $3.2 trillion, which is more than the entire crypto market today (about $2.2 trillion). Higher prices are not impossible, but each step up needs far more money to come in. Plan around the realistic rows first.

ASK YOURSELF

Which row would change my life? Which row would I regret not selling at? Circle both.

STEP 3 · 10 MINUTES

3 Build your exit ladder

Sell small pieces at prices you pick today.

An exit ladder is a list of prices with a slice to sell at each one. You will never sell at the top, and you never have to. You only have to sell *some* at prices that would make you happy.

Example: Linda, 58, holds 12,000 XRP (cost $0.55)

Price	Sell	XRP	Cash
$2.50	15%	1,800	$4,500
$3.50	15%	1,800	$6,300
$5.00	20%	2,400	$12,000
$7.50	10%	1,200	$9,000
If every step hits	**60%**	**7,200**	**$31,800**

She still keeps 4,800 XRP (40%) for the long run. If XRP stalls at $3, she has still taken $4,500 off the table.

Rules for a good ladder

- **3 to 5 steps.** More than that and you won't follow it.
- **Start below your dream price.** The first step should be a price you think is realistic within a year or two.
- **Keep a slice forever if you like.** 30–50% kept is common. It removes the fear of "missing out."
- **Write it down and don't edit it during a spike.** Changes are allowed only on calm days.

My exit ladder

Fill this in on a calm day. Sign it. Don't change it while the price is moving fast.

MY LADDER

Price	% to sell	XRP	Cash (before tax)

% I keep no matter what: _____

Where I will sell (exchange / ETF): _____

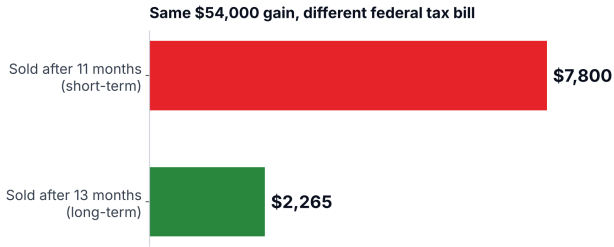
Signed: _____ **Date:** _____

STEP 4 · 5 MINUTES

4 Tax basics (US)

The one date that can cut your bill.

In the US, crypto is taxed as property. Profit from a sale is a capital gain, and **how long you held** changes the rate.



Married couple, $60,000 other taxable income, $54,000 profit. Held one year or less: taxed like wages. More than a year: lower rates.

2026 long-term rate	Single (taxable income)	Married jointly
0%	up to $49,450	up to $98,900
15%	$49,451–$545,500	$98,901–$613,700
20%	over $545,500	over $613,700

TWO TRAPS

- Exchanges now send Form 1099-DA. For coins bought before 2026 it may show no cost basis, so **keep your own purchase records** or you could be taxed as if you paid $0.
- When you sell, move the estimated tax to a separate savings account **the same day**.
- Outside the US? The UK, Canada and Australia tax crypto differently. Ask a local accountant.

STEP 5 · 5 MINUTES

5 Lock the door

A plan is worthless if someone else empties the wallet.

Tick each one that's true today. One point each.

- [ ] My recovery phrase (seed) is written on paper or metal, never typed into a phone, computer, email or cloud.
- [ ] Nobody has ever "helped" me by asking for my phrase or screen-sharing my wallet.
- [ ] Larger amounts sit in a hardware wallet I bought directly from the maker.
- [ ] My exchange accounts use an authenticator app or security key, not text-message codes.
- [ ] I use a unique password and an email address I don't share publicly.
- [ ] I know Ripple and real YouTubers **never** run giveaways or ask me to send XRP.
- [ ] Before a big transfer I send a small test first and check the destination tag.
- [ ] One person I trust knows my XRP exists and where to find instructions if something happens to me.

My score: _____ / 8

REMEMBER

If anyone promises to double your XRP, recover lost coins for a fee, or asks for your phrase, it is a scam. Every time.

YOUR FIRST WEEK

The 7-day action plan

Small steps. Done is better than perfect.

Day	Do this
1	Finish Step 1. Find your real average cost (exchange history, old emails).
2	Fill in the Step 2 table. Circle your "life-changing" row.
3	Write your ladder. Keep it to 3–5 steps.
4	Check your oldest purchase dates. Note when each lot turns long-term.
5	Fix every unchecked box from Step 5.
6	Open a separate savings account just for taxes.
7	Print this plan, sign it, stick it on the fridge. Tell one person about it.

> **"The plan you wrote on a calm day protects you from the person you become on a crazy day."**

Ready for the full plan?



This kit gets you started. **The XRP Holder's Exit Playbook** takes you all the way:

- Three full worked examples: ages 48, 58 and 67
- What actually moves XRP: escrow, ETFs, regulation, the wider market
- Executing on a crazy day: order types, exchange outages, handling regret
- US taxes in depth, plus notes for the UK, Canada and Australia
- **A full chapter on passing XRP to your family safely**
- 8 printable worksheets, a 12-month calendar and a **ladder & tax calculator**

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